



FRIDAY ALERT

Alliance for Retired Americans

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Scrapping Social Security Income Cap Gains Traction Among Some Republicans

As Social Security's financial shortfall approaches, more Republicans have [embraced the idea](#) of lifting the income tax cap. Without Congressional action, all Social Security benefits will be cut by 22 percent in 2032.

In June, Sen. **Bernie Moreno** (OH) [wrote an op-ed](#) with Sen. **Elizabeth Warren** (MA) that emphasized bipartisan support for eliminating the cap and the potential revenue it could generate: an approximate \$3 trillion over ten years.

Rep. **Tom Cole** (OK), who chairs the House Appropriations Committee, has also voiced support for lifting the cap. In an [interview with the Washington Post](#), **Cole** said that Social Security's looming financial shortfall and its accompanying automatic benefit cuts would lead to far greater blowback from voters than higher taxes. In that same interview, he also stated that saving the trust fund would help President **Trump**'s reputation and ultimate political legacy. Rep. **Lloyd Smucker** (PA) recently [told Roll Call](#) that he was open to lifting the cap, along with means testing to reduce benefits for wealthy seniors while protecting lower-income retirees.

"Making the wealthy pay their fair share is a common sense idea that will ensure current and future generations of retirees have access to the full benefits they've earned over a lifetime of hard work," said **Robert Roach, Jr.**, President of the Alliance. "We're glad that some Republicans are publicly stating their opposition to benefit cuts and bringing more revenue into the Social Security system. Strengthening Social Security should be something every politician can get behind."

New Report Sheds Light on How Often Insurance Corporations Use Prior Authorization to Deny Care

[New data](#) from the Kaiser Family Foundation found that in 2025, insurers denied 12 percent of standard prior authorization requests under Medicare Advantage, 14 percent under Medicaid managed care, and 18 percent under Affordable Care Act (ACA) Marketplace plans.

Patients have the ability to appeal denials, but these appeals aren't often granted: insurers overturned 67 percent of appealed denials under Medicare Advantage, 47 percent under Medicaid managed care, and 43 percent under ACA Marketplace plans.

"Every day waiting for approval can be a matter of life and death for older Americans. This data showcases why adding prior authorization processes for traditional Medicare is dangerous," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "Congress must take action to repeal the Administration's WISeR prior authorization pilot program."

Colorado, Iowa, Missouri, and Ohio Hold Conventions

Several state alliances are holding conventions this month to elect officers and finalize plans to educate voters ahead of the crucial midterm elections. Last Tuesday, Missouri Alliance members gathered for their state convention in St. Louis. The Ohio Alliance hosted its 2026 Fall Convention on Tuesday in Columbus. **David Pepper**, candidate for Ohio lieutenant governor, and U.S. Senate candidate **Sherrod Brown** both attended the event. Members reviewed retiree issues and pro-retiree candidates on the ballot this November, learned about voter education, and discussed ways to get out the vote.

The Colorado Alliance held its state convention this Thursday in Denver. Members re-elected all officers: **Ed Augden**, President; **Carolyn Boller**, Executive Vice President; **Allen Weisheit**, Treasurer; and **Bob Knapp**, Secretary. Speakers included Rep. **Brittany Pettersen** (CO).

Alliance Field Mobilization Director **Maureen Dunn** also addressed retirees at the Iowa Alliance Convention in Des Moines today, providing an update on retiree issues, outlining what's at stake in the upcoming midterm elections, and highlighting ways to help get out the vote for pro-retiree candidates. Other speakers included Iowa AFL-CIO President **Charlie Wishman** and Iowa Attorney General Candidate **Nate Willems**.





Top: Attendees at the 2026 Ohio Alliance Fall Convention; Bottom Left: Attendees at the Colorado Alliance Convention; Bottom Right: Rep. Brittany Pettersen (CO)

KFF Health News: When a Friend Becomes a Caregiver

By Paula Span

For several years, Nicole Straight and Patricia Wood, who lived across the street from each other in Sausalito, California, were more neighbors than friends, exchanging sociable greetings and occasionally having coffee.

Then, last October, Wood took a fall, broke her neck, and spent three months in rehabilitation. When she returned to the house she shares with her niece, she couldn't walk without assistance. "I still don't dare go up and down stairs unless someone is with me," said Wood, 93.

That has redefined their neighborly relationship. Straight, 53, a retired chef, now visits weekly, bringing lattes and cookies, and often leftovers from dinners she has made. Her husband installed a grab bar in Wood's bathroom, put up shelves, and changed her light bulbs and smoke detector batteries. The texts fly back and forth.

Straight calls to say I'm going to the grocery store. Do you need anything? Wood, who no longer drives, provides a shopping list.

"She is a gift from heaven," said Wood, a retired insurance executive. "We talk and talk. Sometimes we shed a few tears, but mostly we laugh. I never thought I'd have a new best friend at this time of my life."

Eldercare, typically considered a family obligation, is evolving to adapt to demographic shifts that make reliance on spouses and children less assured.

[Read more here.](#)